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I HEREBY CERTIFY THAT THIS CORRESPONDENCE IS BEING
FACSIMILE TRANSMITTED TO THE U.S. PATENT AND
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Lisa M. Snyder
PRINTED NAME OF PERSON SIGNING CERTIFICATE
Lisa M. Snyder
SIGNATURE DATE 1/16/2006

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the Application of)
Martin Loeser) Examiner: Ronald Laneau
Title: PAYMENT SYSTEM BY MEANS)
OF A MOBILE DEVICE) Group Art Unit: 3627
Serial No.: 10/058,551) Confirmation No. 3764
Filed On: January 28, 2002) (Docket No. 6400-0030)

Middletown, Connecticut, January 16, 2006

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Sir:

The Amendments and Remarks are submitted in response to the non-final Office Action mailed October 18, 2005, having a period for response set to expire on January 18, 2006. Applicants respectfully request reconsideration of the outstanding rejections and objections in view of the following Amendments and Remarks.

Amendments to the Claims begin on Page 2 of this paper.

Remarks begin on page 4 of this paper.